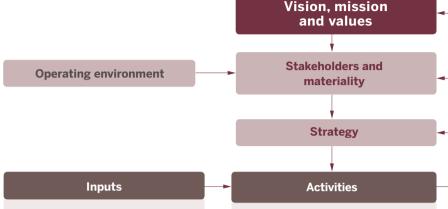
Our Value Creation Model

The Bank's value creation process is a system for transforming inputs through business activities into outputs, outcomes, and impact that aims to fulfil the Bank's vision, mission, and values (page 03).

The inputs are both on-balance sheet and off-balance sheet forms of capital (page 33) that are continually transformed by the Bank's activities (Management Discussion and Analysis, page 33).

The results arising from our activities lead to outputs (products and services), outcomes (value created by the Bank for itself and for its stakeholders as a consequence of the outputs), and impact. They form a cascade across a short, medium, and long term respectively and provide feedback to grow the Bank's stock of capitals.

Underpinning this flow of capitals are, the trends in the operating environment (page 24), sound governance (page 100) and risk management (page 76) practices, stakeholder engagement and expectations (page 28), materiality (page 32), strategic objectives (page 26), and the ongoing monitoring and evaluation of performance across the Bank.



Financial capital

Strong book value of the Bank reflecting profitability and asset quality

Institutional capital

Cutting-edge, knowledge-based intangibles and tangibles owned and controlled by the Bank

Investor capital

Loyal investor base nurtured and rewarded through sound governance and ethical business practices

Customer capital

Trust and loyalty earned by putting the customer at the heart of all we do

Business partner capital

Strong relationships with multilateral and bilateral institutions, correspondent banks and suppliers, nurtured over the years

Employee capital

A multidisciplinary team of professionals with a passion to serve

Social and environmental capital

Positive contribution towards the community and environmental Inputs

Enhancing the value proposition of **DFCC Bank's Business Units**

Creating value through the Bank's business units (Consumer Banking, Corporate Banking, Treasury and Resource Mobilisation, Branch Banking, International Banking, Card Operations, and Bancassurance)

Developing products and services

Develop products and services that serve changing customer needs

Digitalisation and innovation

Increase convenience to customer through digitalisation of systems and processes, delivery and communication channels, and product offering

Improving customer centricity

Through training and development of staff, improve the level of customer service and provide customised service for different customer segments

Promoting brand awareness

Promoting brand awareness through special offers, events, and marketing campaigns and communicating through digital channels like website, email, and social media

Securing and maintaining relationships

Securing and maintaining strategic partnerships with local and international business partners

Ensuring sustainability

Carrying out programmes aimed at social development, environmental preservation, and community upliftment under the directives of the UN SDGs

